

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Kathleen Tyson Quah

Application No.: 10/814,800

Confirmation No.: 4936

Filed: March 31, 2004

Art Unit: 3696

For: REDUCING RISK IN A PAYMENT-BASED
TRANSACTION BY RETURNING PAYMENT
AUTHORIZING INSTRUCTIONS TO A
PAYMENT QUEUE FOR LATER RE-
EVALUATION (As Amended)

Examiner: F. Poinvil

Response Under 37 C.F.R. § 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Madam:

The present communication responds to the Office Action dated January 6, 2009 in the above-identified application. Please amend the application as follows:

Amendment to the Specification begins on page 2.

Amendments to the Claims are reflected in the listing of claims beginning on page 3.

Amendment to the Abstract begins on page 11.

Remarks begin on page 12 of this paper.